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**DON'T LET THIEVES STEAL YOUR HOLIDAY FUN.....**

The good news is the Michigan Legislature is currently working on a package of bills to crack down on identity thieves and help victims. The bad news is that because of penalty provisions within the bills, they will not become effective until after this holiday season, and identity theft is up nearly 89 percent over last year.

Identity theft is one of the fastest growing crimes in the United States today. In 2002 alone, more than 160,000 people - 4,640 in Michigan - reported having their identity stolen. Last year's ID theft losses to businesses and financial institutions totaled \$47.6 billion, and consumer victims reported \$5 billion in out-of-pocket expenses.

What exactly is identity theft? It is much more involved than someone merely stealing your credit card number and charging purchases to your account - though that is certainly bad enough. Someone committing this white-collared crime actually steals your identity and in essence, becomes you. Under your identity and Social Security number, the person can then make purchases - including financing automobiles, establish mobile phone accounts, steal money from your bank accounts, open credit card accounts under your name, and then not pay. Months later you learn that you have a "bad" credit history which will follow you everywhere, possibly for years, until it can be fixed.

Skilled identity thieves use a variety of methods to gain access to your personal information. One of the most common sources is right in the workplace, where skilled criminals steal employee records, hack into company computers, or bribe an employee who has access to the records. They rummage through your trash, a practice known as "dumpster diving." They steal mail, including bank and credit card statements, pre-approved credit offers, new checks or tax information. They complete a "change of address form" to divert your mail to another location. They scam information from you by posing as a legitimate business person or government official. These are very sophisticated criminals and, on average, 69 percent of victims have no idea how their information was obtained.

Key components of the legislative package would: prohibit denying or reducing credit to ID theft victims, stop soliciting or extending credit to consumers by mailing unsolicited

checks and similar items, give police and prosecutors the power to open criminal investigations and bring cases in the jurisdiction where the victim resides or where the crime is committed. The new legislation will also create a standardized certificate ID theft victims can use to prove the fraudulent use of their identity so they can restore credit histories more quickly, and stop individuals, companies and government organizations (including schools and universities) from disclosing or publicly displaying Social Security numbers without consent.

There also are steps individuals can take to lessen the risk of becoming a victim: shred mail and other garbage that has personal information; don't give out your Social Security number if you don't have to and never give it out to someone or some company you are not familiar with; get a copy of your credit report at least once a year to check for accuracy; and store items with personal information in a secure spot, especially if you live with roommates. Make sure you check your credit card and bank statements for accuracy; when online, use a secure browser and guard your online password. This holiday season, carry only the credit cards you need and keep receipts or Web site printouts of all purchases. Remember that you are your own best defense against having your identity stolen.

Besides supporting legislation that will tighten laws on identity theft, I am encouraging anyone interested in learning more about identity theft to contact the Federal Trade Commission. The FTC offers a free pamphlet with details on how citizens can help prevent having their identities stolen. You can request the pamphlet by calling toll-free 1-877-438-4338, or by visiting the FTC's web site at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). Hopefully by following some very basic and simple precautions, we can all enjoy a happy, crime-free holiday season.